

## **Privacy Disclosure**

This Privacy Disclosure explains the privacy policies of MetaBank and eFunds with respect to the Employment and Training MasterCard® prepaid card program.

We are committed to protecting our customers' privacy and security. This disclosure explains what information we collect about you, with whom we share it, and how you can direct us not to share certain information with certain parties.

### **DEFINITIONS**

**We, our, and us**, means MetaBank and Company, the marketer for your Employment and Training MasterCard card issued by MetaBank.

**You and your**, means customers with a Employment and Training MasterCard card issued by MetaBank, as well as any consumers who enroll for a Employment and Training MasterCard card issued by MetaBank.

**Nonpublic personal information**, means information about you that we collect in connection with providing a financial product or service to you. Nonpublic personal information does not include information that is available from public sources, such as telephone directories or government records. Hereafter we will use the term "information" to mean nonpublic personal information as defined by this section.

**Affiliate**, means a company MetaBank or Company owns or controls, a company that owns or controls MetaBank or Company, or a company that is owned or controlled by the same company that owns or controls MetaBank or Company. Ownership does not mean complete ownership, but means enough to have control.

**Nonaffiliated third party**, means a person not employed by MetaBank or Company or a company that is not an affiliate of MetaBank or Company.

**Opt out**, means a choice you can make to prevent certain sharing or use of information. We will explain how you can exercise this choice.

### **INFORMATION WE COLLECT AND DISCLOSE**

We collect and may disclose the following information about you:

- Information you provide on applications or other forms, such as name, address, e-mail address, telephone number, and date of birth;
- Information about your transactions with us, our affiliates, or other parties, such as card balance, payment history, parties to transactions, and card usage; and
- Information we receive from a consumer reporting agency, such as verification of your identity and creditworthiness.

We may also collect and disclose information about how users use our Web site, for example, by tracking unique views received by pages of the Web site or the domains from which users originate. This information is not personally identifiable. We may also use "cookies" to track returning users to our Web site. A cookie is a piece of software that a Web server can store on the users' PCs and use to identify the users should they visit the Web site again. Information collected may be associated with nonpublic personal information users provide us through our Web site.

### **INFORMATION WE SHARE WITH SERVICE PROVIDERS OR JOINT MARKETERS**

We may disclose all of the information we collect, as described above, to companies (including affiliates) that perform services on our behalf, including those who assist us in preparing and mailing statements (if applicable) and responding to customer inquiries. You do not have the right to opt out of the disclosure of this information.

#### **YOUR RIGHT TO OPT-OUT OF DISCLOSURES TO AFFILIATES**

If you prefer that we not share nonpublic personal information about you with third parties, you may opt-out of those disclosures at any time by directing us not to make those disclosures (other than disclosures permitted or required by law). You may opt-out by calling Company's Customer Service at 1-866-426-9456 or write to Cardholder Services, P.O. Box 550578, Ft Lauderdale FL 33355-0578

#### **INFORMATION SECURITY**

We restrict access to nonpublic personal information about you to our employees who have a need to know such information (e.g., to process your transactions). We train our employees on the importance of customer privacy and confidentiality. We also maintain physical, electronic, and procedural safeguards that comply with federal standards to guard the nonpublic personal information of our customers.

#### **INFORMATION ABOUT FORMER CUSTOMERS**

The privacy policies and practices described in this Privacy Disclosure also apply to our former customers.

#### **PRIVACY PRACTICES OF THIRD PARTIES**

Our website may feature links to third-party sites that offer goods, services, or information. We are not responsible for content or privacy policies or practices of any advertisers or linked sites of any third parties. We encourage you to review their privacy policy before providing them with any personally identifiable information. Third party sites may collect and use information about you in a way that is different from this policy.

#### **ACCESS OR CORRECT YOUR INFORMATION**

You can access most of your nonpublic personal information that we collect online and maintain at [www.jobs.utah.gov/horizon](http://www.jobs.utah.gov/horizon). You can correct factual errors in your nonpublic personal information by contacting us at the number or address listed below.

#### **CHANGES TO THIS PRIVACY DISCLOSURE**

We may change our Privacy Disclosure from time to time. We will provide current customers with a revised disclosure that describes the new practices as required by law.

#### **QUESTIONS**

If you have any questions regarding this Privacy Disclosure, you can contact us at 1-866-426-9456 or write to Cardholder Services, P.O. Box 550578, Ft Lauderdale FL 33355-0578